

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

SHANNON A QUINN
ANDREA R QUINN
Debtor(s)

Case No. 15-11382TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2015.
- 2) The plan was confirmed on 02/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/21/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/13/2020.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$111,125.00
Less amount refunded to debtor	\$5,186.12

NET RECEIPTS: **\$105,938.88**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,041.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,041.60**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	4,188.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	1,047.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	610.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	1,081.00	NA	NA	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	2,889.00	2,889.93	2,889.93	72.91	0.00
CAPITAL ONE BANK NA**	Unsecured	7,984.00	7,984.06	7,984.06	201.45	0.00
CAPITAL ONE NA**	Unsecured	452.00	452.76	452.76	11.43	0.00
ECAST SETTLEMENT CORP	Unsecured	18,193.00	18,193.43	18,193.43	459.03	0.00
ECMC(*)	Unsecured	676.00	1,219.53	1,219.53	30.77	0.00
ECMC(*)	Unsecured	5,760.00	11,346.49	11,346.49	286.29	0.00
FEDERAL LOAN SERVICING	Unsecured	4,945.00	NA	NA	0.00	0.00
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FEDERAL LOAN SERVICING	Unsecured	2,292.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	2,337.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	7,179.00	7,238.89	7,238.89	7,238.89	707.74
JPMORGAN CHASE BANK NA	Unsecured	2,956.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	99,392.00	98,220.37	0.00	61,849.58	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	209.90	209.90	209.90	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	109.00	109.80	109.80	2.77	0.00
REVENUE GROUP++	Unsecured	129.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	NA	4.33	4.33	0.00
SALLIE MAE BANK	Unsecured	5,550.00	5,609.93	5,609.93	141.54	0.00
SALLIE MAE BANK	Unsecured	5,248.00	5,306.41	5,306.41	133.88	0.00
SYNCHRONY BANK++	Unsecured	171.00	171.72	0.00	0.00	0.00
UNITED STATES DEPARTMENT OF E	Unsecured	56,084.00	57,527.38	57,527.38	1,451.47	0.00
US DEPARTMENT OF EDUCATION	Unsecured	9,890.00	24,642.24	24,642.24	621.75	0.00
WELLS FARGO BANK NA	Unsecured	NA	4,666.54	4,666.54	117.74	0.00
WELLS FARGO FINANCIAL NATIONA	Secured	1,061.00	1,061.29	1,061.29	1,061.29	0.00
WIDGET FEDERAL CREDIT UNION F/	Secured	18,645.00	19,930.97	19,930.97	19,930.97	2,363.55

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$61,849.58	\$0.00
Mortgage Arrearage	\$209.90	\$209.90	\$0.00
Debt Secured by Vehicle	\$27,169.86	\$27,169.86	\$3,071.29
All Other Secured	\$1,061.29	\$1,061.29	\$0.00
TOTAL SECURED:	\$28,441.05	\$90,290.63	\$3,071.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4.33	\$4.33	\$0.00
TOTAL PRIORITY:	\$4.33	\$4.33	\$0.00
GENERAL UNSECURED PAYMENTS:	\$139,948.50	\$3,531.03	\$0.00

Disbursements:	
Expenses of Administration	\$9,041.60
Disbursements to Creditors	<u>\$96,897.28</u>
TOTAL DISBURSEMENTS :	<u>\$105,938.88</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/19/2021

By:/s/ Ronda J. Winnecourt

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.